



## **ALASKA CENTER FOR ACUPUNCTURE**

### **Monthly Featured Column in the Mat-Su Valley Frontiersman Newspaper**

**By Samantha Berg and Kevin Meddleton, Licensed Acupuncturists and Owners of  
the Alaska Center for Acupuncture in downtown Palmer.**

## **Is Acupuncture Covered by Insurance?**

One of the first questions potential patients ask us is, “Do you take insurance?” There are really two questions here. First, the person wants to know whether or not we will bill their health insurance policy for them, second, they want to know if their specific health insurance policy covers acupuncture.

In our office, we choose not to bill insurance directly. We receive payments from our clients at the time of service and then provide our clients with a coded receipt they can submit to their insurer if coverage is available.

Over the past ten years, many insurance companies have begun to offer coverage or reimbursement for acupuncture treatments. Still, insurance coverage varies widely, so if you are considering acupuncture treatment and want to receive reimbursement, it’s important to call your insurance provider and ask the following questions.

### **1. Do you cover acupuncture?**

If your insurance company doesn’t cover acupuncture, find out why. If you are insured by your employer, it’s possible that your employer didn’t know about acupuncture options on their plan. Talk to your employer and ask if they would be willing to switch to a plan that does offer acupuncture.

Research shows that complimentary health care providers save employers money by teaching their employees preventative approaches to living healthy, vital and productive lives. This results in fewer sick days and major cost savings as employees avoid increasingly expensive radical medical intervention and diagnostics.

If your coverage was purchased directly from the insurance company, then speak to the person who sold you the policy. Write letters to your insurance provider detailing your positive experience with acupuncture.

A 2002 National Health Interview Survey estimated that 8.2 million U.S. adults had used acupuncture in their lifetime, and an estimated 2.1 million U.S. adults had used acupuncture in the year prior to the study. As more people use acupuncture and experience the benefits, the demand for insurance coverage will certainly increase.

## **2. Under what circumstances do you cover acupuncture?**

Here you want to find out if acupuncture treatment is covered in general, or if your company restricts coverage for specific conditions like back pain, neck pain, knee pain etc. Occasionally we hear of an oddball policy that only covers acupuncture if it's used for anesthesia-perhaps the least used and hardest to find application of acupuncture in the United States.

Another rare limitation of coverage may dictate that the acupuncture be performed by a medical doctor. This restriction should be challenged too, because most medical doctors have far less training in acupuncture than professionally trained licensed acupuncturists.

## **3. Do I need a referral from my doctor?**

This is relatively rare in our experience but some insurance companies require that your primary care physician write you a referral before they will reimburse for acupuncture treatment. While studies show that people may be uncomfortable about sharing information with their doctors about complimentary care, we believe it is important to let your doctor know what you are doing to take care of yourself.

If your primary care doctor is not supportive of your decision to try complimentary or alternative care, such as chiropractic, acupuncture, massage, physical therapy, naturopathic or herbal medicine, it may be time to find another doctor.

## **4. What percentage of the treatment is covered, and is there a cap or limit on the number of treatments?**

You will want to know how much the insurance company expects you to pay and how much they will reimburse for treatment. Some of our patients receive one-hundred percent coverage on treatments, but their company will only pay for twelve treatments per year. Other companies offer unlimited visits, but only reimburse sixty percent of treatment.

As your acupuncturists, we recommend the ideal treatment schedule that suits your unique needs- not what your insurance policy covers. This allows us to deliver the treatment that you need based on our expertise, instead of delivering treatment that is dictated by an outside party.

We make that decision based on a comprehensive evaluation in which we spend close to two hours with you. As treatment proceeds, we continue to evaluate your progress and modify our suggestions accordingly.

It is most important to keep in mind that you need the care that you need-whether insurance covers your care or not. It is a shame to suffer simply because you are not willing to shell out some of your own money to take care of yourself.

Your automobile insurance policy doesn't reimburse the many hundreds of dollars you spend every year on oil changes, maintenance, cleaning and tire changes and yet you don't think twice about investing your hard earned resources to keep your car on the road. Is your body any less valuable?

**Samantha Berg and Kevin Meddleton are licensed acupuncturists who own Alaska Center for Acupuncture in downtown Palmer. Call 745-8688 for more information or visit us on the web at [www.AlaskaAcupuncture.com](http://www.AlaskaAcupuncture.com)**